

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF MASSACHUSETTS

BERIN LOCKWOOD, Individually  
and on behalf of Class Members,

Plaintiff,

v.

FULL SPECTRUM LENDING, INC.  
and COUNTRYWIDE HOME LOANS,  
LOANS, INC.,

Defendants.

Civil Action No. 05-10647-MLW

**DEFENDANTS' CORPORATE  
DISCLOSURE STATEMENT**

Pursuant to Local Rule 7.3, defendants Full Spectrum Lending, Inc. (n/k/a Full Spectrum Lending, a division of Countrywide Home Loans, Inc. ("Full Spectrum")) and Countrywide Home Loans, Inc. ("Countrywide") hereby disclose that: (a) Full Spectrum is a division of Countrywide, (b) Countrywide is a wholly-owned subsidiary of its corporate parent, Countrywide Financial Corporation ("CFC"), and (c) CFC is a publicly-held corporation.

Respectfully submitted,

FULL SPECTRUM LENDING, INC. (n/k/a Full Spectrum Lending, a division of Countrywide Home Loans, Inc.) and COUNTRYWIDE HOME LOANS, INC.

By their attorneys,



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Dated: April 1, 2005

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**CERTIFICATE OF SERVICE**

I hereby certify that a true copy of  
the above document was served upon  
the following parties, personally, by  
first class mail, on April 1, 2005.

Brooks R. Brown